

**FAIR Plan Rate Changes
Since 1996 Reform Law**

<u>Effective Date</u>	<u>Overall Rate Change</u>
12/31/96	+5.30%
12/31/97	+2.23%
12/31/98	+0.92%
12/31/99	+0.13%
12/31/00	-0.51%
12/31/01	-0.17%
12/31/02	+1.92%
12/31/03	+2.80%
12/31/04	+3.20%
10/01/06	+12.42%